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PATENT
Customer No. 22,852
Attorney Docket No. 06683.0001-01

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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| In re Application of: |) | |
| |) | |
| Richard G. HALPERN |) | Group Art Unit: 3628 |
| |) | |
| Application No.: 09/977,224 |) | Examiner: POINVIL, Frantzy |
| |) | |
| Filed: October 16, 2001 |) | |
| |) | |
| For: AUTOMATED METHODS AND |) | |
| APPARATUS FOR |) | |
| PROGRAMMED PERIODIC |) | |
| REPLENISHMENT OF |) | |
| PRINCIPAL WITH ANNUAL |) | |
| ADJUSTMENT TO FUTURE |) | |
| INTEREST RATES |) | |

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MAY 04 2004
GROUP 3628

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

AMENDMENT

In reply to the Office Action mailed March 10, 2004, with a period for response extending to June 10, 2004, please amend the above-identified application as follows:

Amendments to the Claims are reflected in the listing of claims in this paper beginning on page 2.

Remarks follow the amendment section of this paper.